

04-02-01

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03/30/01
1049 U.S. PTO

Utility
Patent Application
Transmittal

Attorney Docket No. 7056.014
First Inventor or Application Identifier:
George Butcher III
Title: **Method of Structuring a Credit Having a
Repayment Obligation**
Express Mail Label-EE413582685-US

JC825 U.S. PTO
09/823376
03/30/01

[X] STATEMENT PURSUANT TO 35 U.S.C § 122 (b)(2)(B)(i)-(iii) AND 37 CFR § 1.21
DO NOT PUBLISH APPLICATION

APPLICATION ELEMENTS
See MPEP chapter 6000 concerning utility patent application contents.

ADDRESS TO: Assistant Commissioner for Patents
Box Patent Application
Washington, DC 20231

1. [X] *Fee Transmittal Form(e.g., PTO/SB/17)
(Submit an original and a duplicate for fee processing)
2. [X] Specification [Total pages 24]
(preferred arrangement set forth below)
 - Descriptive title of the Invention
 - Cross References to Related Applications
 - Statement Regarding Fed sponsored R & D
 - Reference to Microfiche Appendix
 - Background of the Invention
 - Brief Summary of the Invention
 - Brief Description of the Drawings (if filed)
 - Detailed Description
 - Claim(s)
 - Abstract of the Disclosure
3. [X] Drawing(s) (35 U.S.C. 113) [Total Sheets 4]
4. Oath or Declaration
 - a. [] Newly executed (original or copy)
 - b. [] Copy from a prior application
(37 C.F.R §1.63(d)) (for continuation/divisional with box 16 completed)
 - i. [] DELETION OF INVENTOR(S)

Signed statement attached deleting inventor(s) named in the prior application, see 37 C.F.R. §§1.63(d)(2) and 1.33(b).

5. [] Microfiche Computer Program (Appendix)
6. Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary)
 - a. [] Computer Readable Copy
 - b. [] Paper Copy (identical to computer copy)
 - c. [] Statement verifying identity of above copies

ACCOMPANYING APPLICATION PARTS

- 7 [] Assignment Papers (cover sheet & documents)
- 8 [] 37 CFR §3.73(b) Statement [] POA
(When there is an assignee)
- 9 [] English Translation Document (if applicable)
- 10 [] Information Disclosure [] copies of IDS
Statement citations
- 11 [] Preliminary Amendment
- 12 [X] Return Receipt Postcard
(Should be specifically itemized)
- 13 [] **SMALL ENTITY STATUS**
- 14 [] Certified copies of priority document(s)
(If foreign priority is claimed)

16. If a CONTINUING APPLICATION, check appropriate box:

[] Continuation [] Divisional [] Continuation-in-part (CIP) of prior Application No

Prior application information: Examiner Group / Art Unit:

CORRESPONDENCE ADDRESS

[] Customer Number or Bar Code Label

or [] Correspondence address below



(Insert Customer No. or Attach bar code label here)

PATENT TRADEMARK OFFICE

Name	Barry J. Schindler					
Address	499 Park Avenue					
City	New York	State	NY	Zip Code	10022	
Country	USA	Telephone	(212) 328-6135	Fax	(212) 328-6101	
Name (print/type)	Barry J. Schindler			Registration No. (Attorney/Agent)	32,938	
Signature				Date	March 30, 2001	

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

FEE TRANSMITTAL**for FY 2001**

Patent fees are subject to annual revision.
Small Entity payments must be supported by a small entity statement, otherwise large entity fees must be paid. See Forms PTO/SB/09-12.

Complete if KnownApplication Number To Be AssignedFiling Date March 30, 2001First Named Inventor George Butcher IIIExaminer Name To Be AssignedGroup / Art Unit To Be AssignedAttorney Docket No. 7056.014**METHOD OF PAYMENT (check one)**

1. ☐ The Commissioner is hereby authorized to charge indicated fees and credit any over payment to:

Deposit Account No. _____
Deposit Account Name _____

☐ Charge Any Additional
Fee Required Under
37 CFR 1.16 and 1.17

2. ☒ Payment Enclosed:

☐ Check ☐ Money Order ☒ Other Credit Card

Payment form

FEE CALCULATION**1. BASIC FILING FEE**

Large Entity Small Entity

Code (\$)	Code (\$)	Fee Description	Fee Paid
101	710	201 355 Utility filing fee	<u>\$710.00</u>
106	310	206 160 Design filing fee	_____
107	480	207 245 Plant filing fee	_____
108	760	208 355 Reissue filing fee	_____
114	150	214 75 Provisional filing fee	_____
SUBTOTAL (1)			<u>\$710.00</u>

2. EXTRA CLAIM FEES

Extra claims Fee from below Fee Paid
Total Claims 33 -20** = 13 x 18 = 0

Independent

Claims 2 -3** = _____ x _____ = 0

Multiple

Dependent _____ = 234

Large Entity Fee	Small Entity Fee	Fee Description
Code \$	Code \$	
106	18	203 9 Claims over 20
102	80	202 40 Independent Claims in Excess of 3
104	270	204 135 Multiple Dependent Claims

FEE CALCULATION**3. ADDITIONAL FEES**

Large Entity Small Entity

Fee	Fee	Fee	Fee	Fee Description
Code (\$)	Code (\$)	Code (\$)	Code (\$)	
Fee Paid				
105	130	205	65	Surcharge-late filing fee or oath
127	50	227	25	Surcharge-late prov
				provisional filing fee or cover sheet
139	130	139	130	Non-English specification
147	2,520	147	2,520	For filing a request for reexamination
112	920*	112	920*	Requesting publication of SIR
				prior to Examiner action
113	1,840*	113	1,840*	Requesting publication of SIR
				after to Examiner action
115	110	215	55	Extension for reply within first month
116	380	216	195	Extension for reply within second month
117	890	217	445	Extension for reply within third month
118	1,390	218	695	Extension for reply within fourth month
128	1,850	228	945	Extension for reply within fifth month
119	310	219	155	Notice of Appeal
120	300	220	155	Filing a brief in support of an appeal
121	260	221	135	Request for oral hearing
138	1,510	138	1,510	Petition to institute a public use proceedings
140	110	240	55	Petition to revive-unavoidable
141	1,210	241	620	Petition to revive-unintentional
142	1,210	242	620	Utility issue fee (or reissue)
143	430	243	220	Design issue fee
144	580	244	300	Plant issue fee
122	130	122	130	Petition to the Commissioner
123	50	123	50	Petitions related to provisional applications
126	240	126	240	Submission of Information Disclosure Stmt
581	40	581	50	Recording each patent assignment per
				Property (times number of properties)
146	760	246	380	Filing a submission after final rejection
				(37 CFR 1.129(a))
149	760	249	380	For each additional invention to be
				examined (37 CFR 1.129(a))
179	710	279	355	Request for Continued Examination (RCE)

Other fee (specify) _____
Other fee (specify) _____

* Reduced by Basic Filing Fee Paid

TOTAL: \$944.00**SUBMITTED BY**

Complete (if applicable)

Typed or
Printed Name**Barry J. Schindler**

Reg. Number

32,938

Signature

Date
March 30, 2001Deposit Account
User ID

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: George H. Butcher, III
SERIAL NO.: To Be Assigned
FILED: March 30, 2001
ATTY. DOCKET: 7056.014
TITLE: **A METHOD OF STRUCTURING A CREDIT HAVING A
REPAYMENT OBLIGATION**

EXPRESS MAIL CERTIFICATE

Express Mail Label No. EE413582685-US

Date of Deposit: March 30, 2001

I hereby certify that the following attached paper(s) and/or fee

- (1) Utility Patent Application Transmittal;
- (2) Fee Calculation Sheet;
- (3) Request and Certification Under 35 U.S.C. 122(b)(2)(B)(i);
- (4) Patent Application (comprised of 28 pages, 18 pages of specification, 5 pages of claims, and 1 abstract and 4 pages of figures);
- (5) Credit Card Payment Form in the Amount \$944.00 to cover the filing fee;
- (6) A self-addressed stamped postcard, return of which is requested to acknowledge receipt of the enclosed documents.

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. Section 1.10 on the date indicated above and is addressed to the "Assistant Commissioner for Patents, Box New Patent Application, Washington, D.C. 20231"

Respectfully submitted,
DREIER & BARITZ LLP



Paula M. Maleh

Dated: March 30, 2001

CORRESPONDENCE:
DREIER & BARITZ LLP
499 Park Avenue, 20th Floor
New York, NY 10022
Tele: (212) 328-6100
Fax: (212) 328-6101

Request and Certification

Under

35 U.S.C. 122(b)(2)(B)(i)

First Named Inventor: **George Butcher III**

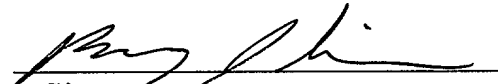
Title:

**METHOD OF STRUCTURING A CREDIT
HAVING A REPAYMENT OBLIGATION**

Docket No. : **7056.014**

I hereby certify that the invention disclosed in the attached application **has not and will not** be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

Date: March 30, 2001


Signature

Barry J. Schindler
Typed or printed name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(i)).**